

In re:
Emma Shaw-Camara
Debtor

Case No. 21-11914-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jul 19, 2024

User: admin
Form ID: 138OBJ

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 21, 2024:

Recip ID	Recipient Name and Address
db	+ Emma Shaw-Camara, 6025 Walton Avenue, Philadelphia, PA 19143-2307
14621187	Freedom Credit Union, POB 30177, Tampa, FL 33630-3177
14631594	+ PHFA, c/o Rebecca Solarz, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14621194	+ TD Bank, c/o Weinstein & Riley, PS, 2001 Western Ave., Seattle, WA 98121-2163

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jul 20 2024 00:03:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 20 2024 00:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14621182	Email/Text: creditcardbkcorrespondence@bofa.com	Jul 20 2024 00:02:00	Bank of America, PO Box 982235, El Paso, TX 79998
14624895	+ Email/Text: mortgagebkcorrespondence@bofa.com	Jul 20 2024 00:03:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14621183	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 20 2024 00:18:29	Bureaus Investment Group Portfolio No 15, c/o PRA Receivables Management, LLC, POB 41021, Norfolk, VA 23541-1021
14637544	Email/Text: megan.harper@phila.gov	Jul 20 2024 00:03:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14621185	Email/Text: megan.harper@phila.gov	Jul 20 2024 00:03:00	City of Philadelphia, Law Department, Enforcement Div., 1515 Arch Street, 15th Fl., Philadelphia, PA 19102-1508
14655993	Email/Text: megan.harper@phila.gov	Jul 20 2024 00:03:00	City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14621184	Email/PDF: bncnotices@becket-lee.com	Jul 20 2024 00:18:49	Capital One, N.A, c/o Becket & Lee, LLP, POB 3001, Malvern, PA 19355-0701
14621186	+ Email/Text: ECMCBKNotices@ecmc.org	Jul 20 2024 00:03:00	ECMC, PO Box 16408, Saint Paul, MN 55116-0408
14845432	Email/Text: ECMCBKNotices@ecmc.org	Jul 20 2024 00:03:00	ECMC, LOCKBOX 8682, PO Box 16478, Saint Paul, MN 55116-0478
14621188	+ Email/PDF: resurgentbknofifications@resurgent.com	Jul 20 2024 00:07:33	LVNV Funding, LLC, PO Box 10497, Greenville, SC 29603-0497

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14621189	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 20 2024 00:03:00	Midland Funding, PO Box 939019, San Diego, CA 92193-9019
14621190	Email/Text: blegal@phfa.org	Jul 20 2024 00:03:00	PHFA, 211 North Front Street, PO Box 8029, Harrisburg, PA 17105
14636871	+ Email/Text: blegal@phfa.org	Jul 20 2024 00:03:00	PHFA, 211 North Front Street, Harrisburg, PA 17101-1466
14631446	^ MEBN	Jul 20 2024 00:01:22	PHFA, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14621191	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 20 2024 00:07:53	Portfolio Recovery Assoc., 120 Corporate Blvd., Norfolk, VA 23502
14630300	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 20 2024 00:19:18	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14629919	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 20 2024 00:18:50	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14621192	Email/Text: bnc-quantum@quantum3group.com	Jul 20 2024 00:03:00	Quantum3 Group, LLC, PO Box 788, Kirkland, WA 98083-0788
14622726	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 20 2024 00:03:00	SANTANDER CONSUMER USA INC., P.O. BOX 961245, FORT WORTH, TX 76161-0244
14621193	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 20 2024 00:03:00	Santander Consumer USA, 8585 N. Stemmons Fwy, Suite 1000, Dallas, TX 75247-3800
14621642	^ MEBN	Jul 20 2024 00:01:40	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14621457	^ MEBN	Jul 20 2024 00:01:41	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14621195	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jul 20 2024 00:07:50	Wells Fargo Bank, PO Box 19657, Irvine, CA 92623-9657

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 21, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 19, 2024 at the address(es) listed below:

District/off: 0313-2

User: admin

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Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor PHFA bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY) bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
LEON P. HALLER	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY) lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com;khousman@pkh.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
ZACHARY PERLICK	on behalf of Debtor Emma Shaw-Camara Perlick@verizon.net pireland1@verizon.net;esquire.zacharyp.b123075@notify.bestcase.com

TOTAL: 6

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Emma Shaw-Camara)	Case No. 21-11914-pmm
aka Emma Shaw)	
aka Emma Camara)	
aka Emma Stroud)	Chapter: 13
)	
Debtor(s).)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: July 19, 2024

For The Court

Timothy B. McGrath
Clerk of Court